

WHAT IS CLAIMED IS:

1. A system for determining or forecasting upcoming mortgage prepayments, the system comprising:

title data for a time period representing real property for which a title information has been requested, said title data including at least one data type for each property;

5 loan portfolio data including outstanding loan data for outstanding loans with at least one data type corresponding to said at least one data type of said title data;

matching data formed by matching the outstanding loan data of the data type corresponding to said at least one data type of said title data and said at least one data type of said title data; and

10 dates of loan satisfactions of the loan portfolio or a forecast of loan satisfactions of the loan portfolio based on the time period of the title data and a determination of the likely time to close the loans represented by the matching data.

2. A system according to claim 1, wherein the title data includes one or more of the approximate date of the outstanding mortgage origination, a zip code of the property, a street address of the property, the originator of the loan , the type of loan and the loan size for each property.

3. A system according to claim 1, wherein the loan portfolio data includes one or more of the approximate date of the outstanding mortgage origination, a zip code of the property, a

street address of the property, the originator of the loan , the type of loan and the loan size for each property of the loan portfolio.

4. A system according to claim 1, wherein the loan portfolio data and the title data do not include the name of the property owner and the social security number or other identification associated with the property owner.

5. A system according to claim 1, wherein the title data is compiled or obtained on a weekly basis from one or more title plants and compared to loan portfolio data from one or more loan portfolios on a weekly basis.

6. A system according to claim 1, wherein the dates of loan satisfactions of the loan portfolio or a forecast of loan satisfactions of the loan portfolio is provided by forming a time series of the number of loans from the matched data.

7. A system according to claim 1, wherein the matching data is categorized based on the type of the loan.

8. A system according to claim 1, wherein the dates of loan satisfactions of the loan portfolio or a forecast of loan satisfactions of the loan portfolio is based on an assumption that all loans for which a title search has been generated result in the satisfaction of the outstanding loan.

9. A system according to claim 1, wherein the title data comprises title data from a one

or more title plants with the same geographic region as the underlying properties of the loan portfolio.

10. A system according to claim 1, wherein the title data comprises title data from a one or more title plants with a different geographic region as the underlying properties of the loan portfolio.

11. A system according to claim 1, wherein the title data comprises title data from one or more title plants and the data type comprises loan type to form matching data to forecast loan satisfactions of the loan portfolio based on similar satisfactions statistics of loans of a same loan type to indicate the expected changes as to prepayments for mortgage loans based on the number 5 of title searches received for particular loan type.

12. A system according to claim 11, wherein the match of the loans from the portfolio to title data provides an indication as to prepayments with respect to one or more of the following loan types within a client's portfolio

Fannie Mae/Freddie Mac conventional loans;

5 FHA/VA (HUD) loans;

Sub-prime loans; and

Jumbo loans.

13. A system according to claim 11, wherein the match of the loans from the portfolio to title data provides an indication as to prepayments with respect to one or more of the following

loan types:

fixed-rate 30, 15, 20-year term;

5 interest only;

adjustable rate;

one-year conventional;

5-year adjustable; and

7-year adjustable.

14. A system according to claim 11, wherein the match of the loans from the portfolio to title data is either an exact match, an approximate match or a match based on an elimination process.

15. A system according to claim 11, further comprising at least one of
a statically inferred percentage of loans likely to prepay in the coming months.

a statically inferred terms of loans likely to prepay in the coming months.

a statically inferred FICO score likely to prepay in the coming months.

5 a statically inferred LTV likely to prepay in the coming months.

a statically inferred time since “in play” loan originated.

a statically inferred time from initial mortgage application/title search inquiry to satisfaction of outstanding loan;

a statically inferred type of activity: refinance, housing turnover, no action taken;

10 a statically inferred effective refinance incentive;

a statically inferred interest rate differential between prevailing loan rate and satisfied

loan; and

a statically inferred identification of streamline mortgagor behavior characteristics.

16. A system according to claim 1, further comprising:

comparing the known historical loan prepayments of a loan portfolio to the dates of loan satisfactions of the loan portfolio or a forecast of loan satisfactions of the loan portfolio, subsequent to the dates.

17. A method for determining or forecasting upcoming mortgage prepayments, the system comprising:

obtaining title data for a time period representing real property for which a title information has been requested, said title data including at least one data type for each property including one or more of the approximate date of the outstanding mortgage origination, a zip code of the property, a street address of the property, the originator of the loan, the type of loan and the loan size for each property;

obtaining loan portfolio data including outstanding loan data for outstanding loans with at least one data type corresponding to at least one data type of said title data including one or more of the approximate date of the outstanding mortgage origination, a zip code of the property, a street address of the property, the originator of the loan, the loan type and the loan size for each property of the loan portfolio;

matching the outstanding loan data of a data type corresponding to said at least one data type of said title data and said at least one data type of said title data; and

15 determining or forecasting dates of loan satisfactions of the loan portfolio based on the

time period of the title data and a likely time to close the loans represented by the matching data.

18. A method according to claim 17, wherein the loan portfolio data and the title data do not include the name of the property owner and the social security number or other identification associated with the property owner.

19. A method according to claim 17, wherein the title data is compiled or obtained on a weekly basis from one or more title plants and compared to loan portfolio data from one or more loan portfolios on a weekly basis and the forecast for determination of loan prepayments is used to do one of:

- 5 provide exacting knowledge of what types of loans are subject to early prepayment;
- provide a benchmark for a current prepayment model;
- provide for better hedging accuracy;
- provide for more focused marketing strategies;
- staff an organization managing the loan portfolio; and
- 10 provide for new loan retention strategies.

20. A method according to claim 17, wherein the title data is provided to a loan prepayment calculation and forecasting entity that matches the outstanding loan data of a data type corresponding to said at least one data type of said title data and said at least one data type of said title data and determines or forecasts dates of loan satisfactions for a fee and the loan prepayment calculation and forecasting entity charges the loan portfolio manager or holder a fee for the determination or forecast.